



DISASTER ASSISTANCE

Federal Disaster Loans for
Homeowners, Renters and Businesses of All Sizes

SBA Disaster Assistance for Residents & Businesses Affected by the Wells Earthquake in Elko County

We understand that you may have suffered property damage as a result of February's Earthquake in Elko County. The U. S. Small Business Administration (SBA) is offering low interest disaster loans and will re-open a temporary Disaster Loan Outreach Center on April 15 to assist you.

SBA representatives will be available in Wells to serve you. SBA's disaster loans are the primary source of Federal assistance for owners of disaster-damaged private property.

SBA disaster loans help homeowners, renters, non-farm businesses of all sizes, and private, non-profit

organizations fund repair and rebuilding costs and replacement of personal property and/or inventory. Rental properties may be eligible for business loan assistance. We also offer economic injury disaster loans to small businesses that suffered working capital losses as a result of the earthquake.

You do not need to wait for your insurance to settle or submit a contractor's estimate before applying for a disaster loan.

The filing deadline to return applications for property damage is April 28, 2008. The deadline to return economic injury applications is November 28, 2008.

Application Assistance is Available to you at:

WELLS

SBA Disaster Loan Outreach Center

Wells Propane

338 Easy Street

Tuesday, April 15 through Monday, April 28

Mondays through Fridays

9 am - 6 pm

SBA customer service representatives will be available at the above local disaster outreach center and will:

- Explain how SBA may help you recover from this disaster.
- Help you prepare your loan application.
- Answer your specific questions.
- Close your SBA disaster loan.

No appointment is necessary. You may visit SBA whenever it is convenient for you during our hours of operation. We encourage you to come into our center and pick up an application. SBA customer service representatives will meet with you face to face, assist you in completing the application, answer your questions and close your loan.

When you have completed your disaster loan application

To receive the best service, we urge you to bring your loan application to the local Disaster Loan Outreach Center listed inside. If this is not convenient, please mail it to: U. S. Small Business Administration, Processing & Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155-2243.

If you have further questions

You may call us toll free at (800) 659-2955 and speak with a customer service representative. Hearing impaired individuals may call our toll-free TDD line at (800) 877-8339. Also visit SBA's website at: www.sba.gov/services/disasterassistance.

Facts about SBA Disaster Assistance

- ☐ **Homeowners** may apply for up to \$200,000 to repair or replace damaged or destroyed real estate, and up to \$40,000 to replace damaged or destroyed personal property.
- ☐ **Renters** may apply for up to \$40,000 to replace damaged or destroyed personal property.
- ☐ **Businesses of all sizes** and **private, non-profit organizations** may apply for up to \$1.5 million to repair real estate, leasehold improvements, machinery and equipment, inventory, furniture and fixtures, and other assets.
- ☐ Additionally, SBA offers Economic Injury Disaster Loans of up to \$1.5 million. These are working capital loans available to **small businesses only** with or without property damage, which suffered an adverse economic effect from the disaster.
- ☐ In certain cases, SBA can help *refinance* prior liens to make disaster loans for property damage more affordable.
- ☐ SBA can also lend additional funds to help with the cost of making improvements that protect, prevent or minimize the same type of disaster damage from occurring in the future.

OFFICIAL BUSINESS
PENALTY FOR PRIVATE USE, \$300

Disaster Office
P.O. Box 419004
Sacramento, CA 95841-9004



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DISASTER RECOVERY
INFORMATION ENCLOSED

First Class Mail
Postage & Fees Paid
SBA
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